

## Remarks

Claims 1-29 are pending. Claims 1, 3 and 23 are amended to more particularly point out and distinctly claim Applicants' invention. Support for the amendment may be found, for example, in Applicant's Specification, on page 6, lines 12-20.

As amended, Claims 1 and 23 each recite using a search key constructed from attributes of a product rule to link the product rule to an applicable price table:

1. (Currently amended) In a data processing system, a method for pricing financial transactions, said method comprising:

creating, in a database system of the data processing system, a plurality of price tables;

creating, in the database system, a plurality of product rules each applicable to one or more of said financial transactions, wherein each of said product rules comprise a plurality of attributes, and wherein a search key is constructed for each product rule from one or more of said attributes to link one of said price tables; and

for each one of said financial transactions:

identifying an applicable one of said product rules for said transaction; and

pricing said transaction according to the price table linked to said identified applicable product rule.

\* \* \*

23. A data processing system for pricing a financial transaction, said data processing system comprising:

means for creating a product rule in the data processing system applicable to said financial transaction, said product rule comprises a plurality of mandatory attributes and a plurality of optional attributes;

means for creating a price table in the data processing system;

means for creating a search key for each product rule, said search key being constructed from one or more of said mandatory and optional attributes to link said product rule to said price table; and

means for calculating a price for said financial transaction by identifying said product rule and accessing said price table via said link.

(emphasis added)

As explained in Applicant's Specification, on page 6, lines 12-20, in addition for locating the applicable price table or tables, such a search key may be made invisible to the user, and may be used for validation of the name for the product rule created by the data processing system. Using a search key for locating a price table required by a product rule is not taught in the prior art, under both the Board's and the Examiner's different interpretations of the prior art. In the Decision on Appeal, the Board of Patent Appeals and Interferences found that Parsaye teaches an implementation that uses relational database tables to link prices and rules:

Parsaye also describes how such facts and rules may be implemented in a database table (FF 08). The relational aspects of Parsaye's relational database provides the linkage that implements the association between rules and facts. Since product prices are facts, Parsaye's description suggested to one of ordinary skill tasked with implementing the disclosed pricing arrangements by product, to use prices and rules stored and linked in relational database tables. This implementation then meets the limitations of claim 1.

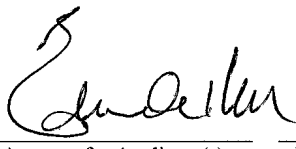
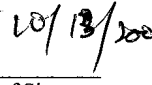
Thus, Parsaye merely teaches implementing pricing arrangement by product using prices and rules stored and linked in relational data base tables, and thus neither discloses nor suggests Applicant's Claims 1 and 23.

Claims 1 and 23 also distinguish over the combined teachings of Parsaye and Applicant's disclosed prior art, as asserted by the Examiner. In the Examiner's Answer of March 14, 2008, the Examiner asserts that the prior art teaches using a "rule" to access the price tables:

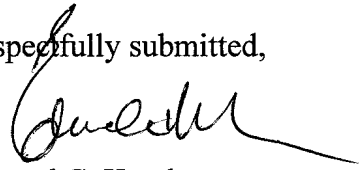
Examiner further asserts that if a user was to access fee information contained within such an electronic price table, a "rule" would need to be employed for retrieval of such information, as disclosed by Parsaye, in the same manner that an identifier, such as a product designation or time of submission, is utilized in conjunction with fee arrangements, as disclosed by Disclosed Prior Art.

Therefore, Claims 1 and 23 are each allowable over the combined teachings of the Disclosed Prior Art and Parsaye.

For the foregoing reasons, Applicant respectfully submits that all pending claims (i.e., Claims 1-29) are allowable. If the Examiner has any questions regarding the above, the Examiner is respectfully requested to telephone the undersigned Attorney for Applicant at 408-392-9250.

Certificate of Transmission: I hereby certify that this correspondence is being transmitted to the United States Patent and Trademark Office (USPTO) via the USPTO's electronic filing system on October 13, 2008.	
	
Attorney for Applicant(s)	Date of Signature

Respectfully submitted,

  
Edward C. Kwok  
Attorney for Applicant(s)  
Reg. No. 33,938

Law Offices of  
MacPherson Kwok Chen & Heid LLP  
2033 Gateway Place, Suite 400  
San Jose, CA 95110  
Tel: (408) 392-9250  
Fax: (408) 392-9262